

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK**

**In Re.:**

**SEPTINA NOEL-JONES,**

*Debtor.*

Chapter 13

Case No. 1-18-46001-ESS

**AFFIDAVIT IN SUPPORT OF  
REQUEST FOR LOSS MITIGATION**

STATE OF NEW YORK       )  
                                      )  
COUNTY OF BROOKLYN    )       ss.

**SEPTINA NOEL-JONES**, being duly sworn, deposes and says as follows:

1. I am the Debtor in the above-captioned matter, hence fully aware of the contents of my Petition, Schedules and supporting documentation.

2. I submit this Affidavit in further support of my Request for Loss Mitigation with regard to 329 Pulaski Street, Brooklyn, NY 11206.

3. I am the widow of the Borrower, Geddes B. Jones. I am the Administratrix of his estate as evidenced by the Letters of Administration and Death Certificate attached hereto and made a part hereof.

4. Unbeknownst to me, my husband refinanced the mortgage and switched from a monthly payment to a bi-weekly payment. He continued to collect monies from me under the pretense that he was paying the mortgage and other household bills. He was an older and very controlling man and everything was in his name.

5. I later learned that he, in fact, had ceased making mortgage payments as well as payments to utility companies such as the New York City Water Board. I realized what he had done just before he took an unplanned trip to his native Jamaica, during which he passed away in his sleep. We were unable to discuss, address or resolve the issues surrounding the mortgage before his death.

6. My husband's family members seized whatever assets he had in Jamaica, which were never fully disclosed to me. As I was unfamiliar with the laws and fearful of the dangers of the country,

I left immediately after burying my husband. It was a very stressful experience to say the least and I fell into a depression.

7. Admittedly, I struggled to cope with my new and uncertain position—a single mother, in foreclosure with troublesome tenants who were destroying the property once they realized that my husband was no longer around. It was some time before I could bring myself to face all the challenges.

8. Eventually, I successfully rid myself of terrible tenants. Near the end of last year, I secured reliable tenants through an agency that assists international and out-of-state students in finding housing.

9. The subject property was my marital home and is currently my primary residence. I have resided there since it was purchased by myself and my husband in February of 2004 and I continue to reside in the property with our minor daughter.


10. I believe that I am now in a position to modify the mortgage. I do not want to lose my home as it has equity and I would like to maintain a modicum of consistency and legacy in my daughter's life now that her father has passed.

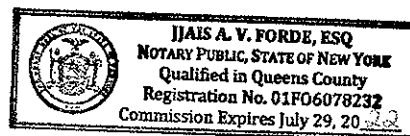
WHEREFORE, I respectfully request that the court overrule Creditor's Objection and grant my Request for Loss Mitigation and any other relief deemed necessary and proper.

Dated: March 12, 2019  
Queens, New York

  
SEPTINA NOEL-JONES  
Debtor

Sworn to before me this  
12<sup>th</sup> day March, 2019.

  
JJAIS A. FORDE, ESQ.  
Notary Public



FACE OF DOCUMENT CONTAINS A MULTICOLORED VOID PANTOGRAPH AND MICROPRINT BORDER. THIS DOCUMENT ALSO HAS INVISIBLE FLUORESCENT FIBERS, ARTIFICIAL WATERMARK ON BACK, AND A CHEMICAL REACTIVE VOID FEATURE.

C20 (Rev. 1/07)

Certificate# 23178

**SURROGATE'S COURT OF THE STATE OF NEW YORK  
KINGS COUNTY**

File#: 2013-2680

**CERTIFICATE OF VOLUNTARY ADMINISTRATION**

IT IS HEREBY CERTIFIED that an affidavit for Voluntary Administration of the estate of the decedent named below was filed with the court and the Voluntary Administrator named below has been found qualified and is authorized to act as follows:

Name of Decedent: **Geddes B Jones**  
Date of Death: **May 11, 2013**  
Domicile of Decedent: **Kings County**  
Voluntary Administrator: **Septina Noel Jones**  
Mailing Address: **329 Pulaski Street  
Brooklyn NY 11206  
(347)336-2181**

The Voluntary Administrator is only authorized to collect and receive the following personal property of the decedent:

**PERMISSION TO OPEN AN ESTATE ACCOUNT IN NY STATE FOR NO MORE THAN \$1900.00 WITHOUT  
FURTHER ORDER FROM THIS COURT**

Date Original Affidavit Filed: **July 9, 2013**  
Date Certificate Issued: **July 9, 2013**

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of the Kings County Surrogate's Court at Brooklyn, New York.

WITNESS, Hon. Margarita López Torres, Judge of the Kings County Surrogate's Court.

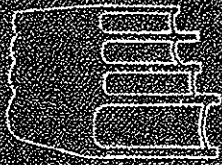


Doreen A. Quinn, Chief Clerk  
Kings County Surrogate's Court

*This certificate is Not Valid Without the Raised Seal of the Kings County Surrogate's Court*

010404211182/2013

JAMAICA



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Registrar General's  
Department

Issue Date:

13th June, 2013

## DEATH REGISTRATION FORM

1. DEATH IN THE DISTRICT OF: SPANISH TOWN

2. PARISH: ST. CATHERINE

3. NO: EA 4977

4. PLACE OF DEATH: DELA VEGA CITY

## PARTICULARS OF DECEASED

5. Date of Death: ELEVENTH MAY, 2013

6. Full Name: GEDDES BARRINGTON JONES

7. Sex: MALE

8. Condition: MARRIED

9. Age: 66.00 years nil months nil days

10. Occupation or calling: CONSTRUCTION WORKER

11. Birthplace: CLARENDON

## USUAL RESIDENCE OF DECEASED

12. (a) Residence: 111 DELA VEGA CITY

(b) Town or Village: SPANISH TOWN

(c) Parish: ST. CATHERINE

13. Cause of Death: CAUSE OF DEATH

I) (Immediate cause)

(a) ACUTE MYOCARDIAL HYPOXIA

(b) ISCHAEMIC HEART DISEASE

(c) MODERATE CORONARY CARDIOSCLEROSIS

II) (Contributory)

HYPERTENSION DIABETES MELLITUS

14. Certified by: CLARA PUENTES (MOLLINGS) Qualification: PATHOLOGIST

## INFORMANT

15. Name and Surname: ANDRA MARILYN JONES-PALMA

16. Qualification: DAUGHTER

17. (a) Residence: 1111 DELA VEGA CITY

(b) Town or Village: SPANISH TOWN

(c) Parish: ST. CATHERINE

## REGISTRAR'S CERTIFICATE

18. (a) Signed in my presence by the said informant: ANDRA MARILYN JONES-PALMA

19. Witness:

20. Date: TWENTY-NINTH MAY, 2013

21. Signed by Registrar

Last line of Vital Data.



Registrar General's Department

THIS CERTIFICATE NOT VALID UNLESS  
PREPARED ON ENGRAVED BORDER  
DISPLAYING EMBOSSED SEALS AND  
SIGNATURE OF REGISTRAR GENERAL

Deirdre English Gosse

Registrar General &  
Deputy Keeper of the RecordsTHIS IS A CERTIFICATE  
OF THE RECORD OFFICIALLY REGISTERED IN THE  
REGISTRAR GENERAL'S DEPARTMENT OF JAMAICA

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ANY ALTERATION OR ERASURE VOIDS THIS CERTIFICATE